Fill in this information to identify your case and this filing:

Debtor 1 Michael James GANVEY
First Name Middle Name Last Name

Debtor 2 N.A.
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the WESTERN District of N.C.

Case number 16-50518

FILED
Clerk
U.S. Bankruptcy Court
SEP 20 2016
R7V
WDNC
Statesville, NC

❑ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

❑ No. Go to Part 2.
☑ Yes. Where is the property?

1.1. 330 WALTER GODBEY Rd.
Street address, if available, or other description

W. JEFFERSON N.C. 28694
City State ZIP Code

ASHE
County

What is the property? Check all that apply.
☑ Single-family home
❑ Duplex or multi-unit building
❑ Condominium or cooperative
❑ Manufactured or mobile home
☑ Land
❑ Investment property
❑ Timeshare
❑ Other

Who has an interest in the property? Check one.
❑ Debtor 1 only
❑ Debtor 2 only
❑ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 140,000.00

Current value of the portion you own? $ 70,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
FEE SIMPLE

❑ **Check if this is community property** (see instructions)

If you own or have more than one, list here:

1.2. 330 WALTER GODBEY Rd.
Street address, if available, or other description

W. JEFFERSON N.C. 28694
City State ZIP Code

ASHE
County

What is the property? Check all that apply.
☑ Single-family home
❑ Duplex or multi-unit building
❑ Condominium or cooperative
❑ Manufactured or mobile home
☑ Land
❑ Investment property
❑ Timeshare
❑ Other 1/3 interest in 1/2 adjoining LOT

Who has an interest in the property? Check one.
❑ Debtor 1 only
❑ Debtor 2 only
❑ Debtor 1 and Debtor 2 only
❑ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 9000.00

Current value of the portion you own? $ 3,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
FEE SIMPLE

❑ **Check if this is community property** (see instructions)

1.3 Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.
- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other ______

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $______
Current value of the portion you own? $______

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: ______

2 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. .... → $ 70,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles
- ☐ No
- ☑ Yes

3.1 Make: BUICK
Model: ULTRA
Year: 1995
Approximate mileage: 130,000
Other information:
Broke Down

Who has an interest in the property? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 200.00
Current value of the portion you own? $ 200.00

If you own or have more than one, describe here:

3.2 Make: GMC
Model: 3/4 Ton P.U.
Year: 1997
Approximate mileage: 270,000
Other information:
Doesn't RUN

Who has an interest in the property? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 500.00
Current value of the portion you own? $ 500.00

3.3. Make: CHevy
Model: S-10 P.U.
Year: 1993
Approximate mileage: 150,000
Other information:
Blown Engine

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$ 200.00	$ 200.00

3.4. Make: Pontiac
Model: Fierro
Year: 1988
Approximate mileage: 70,000
Other information:
Blown Engine

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$ 1000.00	$ 1000.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
☐ No
☐ Yes

4.1. Make: Alegra M.Home
Model: Chevy, 28'
Year: 1989
Other information:
Rear End
Damage

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$ 4000.00	$ 4000.00

If you own or have more than one, list here:

4.2. Make: N.A.
Model:
Year:
Other information:

Who has an interest in the property? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$	$

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** → $ 5900.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware	
☐ No ☑ Yes. Describe......... Range, Refrig, D. Washer, W/D, Beds, Tables, Chairs	$ 1500.00
7. **Electronics** *Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
☐ No ☑ Yes. Describe......... T.V., Radio, Cellphone, DVD & VHS Player	$ 600.00
8. **Collectibles of value** *Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
☐ No ☑ Yes. Describe......... Paintings, Prints, 1 Silver Dollar	$ 200.00
9. **Equipment for sports and hobbies** *Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
☐ No ☑ Yes. Describe......... Electrician Tools	$ 150.00
10. **Firearms** *Examples:* Pistols, rifles, shotguns, ammunition, and related equipment	
☑ No ☐ Yes. Describe......... None	$ -0-
11. **Clothes** *Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
☐ No ☑ Yes. Describe......... Pants, Shirts, Jacketts, shoes - No leather or Designer	$ 300.00
12. **Jewelry** Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
☐ No ☑ Yes. Describe......... 3 Wrist Watches, 2 rings	$ 150.00
13. **Non-farm animals** *Examples:* Dogs, cats, birds, horses	
☑ No ☐ Yes. Describe.........	$ -0-
14. **Any other personal and household items you did not already list, including any health aids you did not list**	
☐ No ☑ Yes. Give specific information. .... DVD's & VCR Movies	$ 200.00
15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** .... →	$ 3100.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

❑ No
☑ Yes .... Cash: 200.00 $ 200.00

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

❑ No
☑ Yes .... Institution name:

	Institution name	
17.1. Checking account:	Fifth Third Bank	$ 404.30
17.2. Checking account:		$
17.3. Savings account:	Fifth Third Bank	$ .03
17.4. Savings account:	"	$ 101.28
17.5. Certificates of deposit:		$ -0-
17.6. Other financial account:		$
17.7. Other financial account:		$
17.8. Other financial account:		$
17.9. Other financial account:		$

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

❑ No
❑ Yes .... Institution or issuer name:

$
$
$

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

❑ No
❑ Yes. Give specific information about them ....

Name of entity:	% of ownership:	
	0% %	$
	0% %	$
	0% %	$ 0

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No
☐ Yes. Give specific information about them

Issuer name:

$ -0-
$
$

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☑ No
☐ Yes. List each account separately.

Type of account:	Institution name:	
401(k) or similar plan:		$ -0-
Pension plan:		$
IRA:		$
Retirement account:		$
Keogh:		$
Additional account:		$
Additional account:		$

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No
☐ Yes

	Institution name or individual:	
Electric:		$ -0-
Gas:		$
Heating oil:		$
Security deposit on rental unit:		$
Prepaid rent:		$
Telephone:		$
Water:		$
Rented furniture:		$
Other:		$

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☑ No
☐ Yes

Issuer name and description:

$ -0-
$
$

Debtor 1 Michael James Garvey — First Name Middle Name Last Name — Case number (if known) 16-50518

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☑ No
- ☐ Yes .... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

$ -0-
$
$

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☑ No
- ☐ Yes. Give specific information about them....

$ 0

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☑ No
- ☐ Yes. Give specific information about them....

$ 0

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☑ No
- ☐ Yes. Give specific information about them....

$ 0

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- ☑ No
- ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Federal: $ -0-
State: $
Local: $

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☑ No
- ☐ Yes. Give specific information............

Alimony: $ -0-
Maintenance: $
Support: $
Divorce settlement: $
Property settlement: $

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☑ No
- ☐ Yes. Give specific information ....

$ -0-

31 **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

❑ No

❑ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
		$ -0-
		$
		$

32 **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

❑ No

❑ Yes. Give specific information.

$ -0-

33 **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

❑ No

❑ Yes. Describe each claim.

$ -0-

34 **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

❑ No

❑ Yes. Describe each claim.

$ -0-

35 **Any financial assets you did not already list**

❑ No

❑ Yes. Give specific information.

$

36 **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** → $ 705.61

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37 Do you own or have any legal or equitable interest in any business-related property?

☑ No. Go to Part 6.

❑ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions

38 **Accounts receivable or commissions you already earned**

❑ No

❑ Yes. Describe.

$

39 **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

❑ No

❑ Yes. Describe.

$

40 **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

❑ No
❑ Yes. Describe......

$ -0-

41. **Inventory**

❑ No
❑ Yes. Describe ......

$

42. **Interests in partnerships or joint ventures**

❑ No
❑ Yes. Describe...... Name of entity: % of ownership:

	%	$
	%	$
	%	$

43. **Customer lists, mailing lists, or other compilations**

❑ No
❑ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

❑ No
❑ Yes. Describe........

$

44. **Any business-related property you did not already list**

❑ No
❑ Yes. Give specific information ....

$
$
$
$
$
$

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** .... → $ -0-

Part 6: **Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.

46 **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☑ No. Go to Part 7.
❑ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions

47 **Farm animals**

Examples. Livestock, poultry, farm-raised fish

❑ No
❑ Yes ....

$

Debtor 1 Michael James Garvey (First Name / Middle Name / Last Name) Case number (if known) 16-50518

48. Crops—either growing or harvested
- ☐ No
- ☑ Yes. Give specific information .... Home Garden $ 10.00

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade
- ☑ No
- ☐ Yes .... $ -0-

50. Farm and fishing supplies, chemicals, and feed
- ☑ No
- ☐ Yes .... $ -0-

51. Any farm- and commercial fishing-related property you did not already list
- ☑ No
- ☐ Yes. Give specific information .... $ 0

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .... → $ -0-

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership
- ☑ No
- ☐ Yes. Give specific information .... $ -0- / $ / $

54. Add the dollar value of all of your entries from Part 7. Write that number here .... → $ -10.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		→ $ 70,000.00
56. Part 2: Total vehicles, line 5	$ 5,900.00	
57. Part 3: Total personal and household items, line 15	$ 3,100.00	
58. Part 4: Total financial assets, line 36	$ 705.61	
59. Part 5: Total business-related property, line 45	$ -0-	
60. Part 6: Total farm- and fishing-related property, line 52	$ -10.00	
61. Part 7: Total other property not listed, line 54	+ $ -0-	
62. Total personal property. Add lines 56 through 61.	$ 9,715.61	Copy personal property total → + $ 9,715.61
63. Total of all property on Schedule A/B. Add line 55 + line 62.		$ 79,715.61

Fill in this information to identify your case:

Debtor 1 Michael James Garvey
First Name Middle Name Last Name

Debtor 2 N.A.
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of N.C.

Case number 16-50518
(If known)

❑ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. **Do any creditors have claims secured by your property?**
   ☑ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
   ❑ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A **Amount of claim** Do not deduct the value of collateral. | *Column B* **Value of collateral that supports this claim** | *Column C* **Unsecured portion** If any

2.1 Blueridge Electric M.C.
Creditor's Name
P.O. Box 112
Number Street

Lenoir NC 28645-0112
City State ZIP Code

Describe the property that secures the claim: $400.00 Deposit

Column A: $189.00 | Column B: $400.00 | Column C: $0

As of the date you file, the claim is: Check all that apply.
☑ Contingent
❑ Unliquidated
❑ Disputed

Who owes the debt? Check one.
❑ Debtor 1 only
❑ Debtor 2 only
❑ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another
❑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
❑ An agreement you made (such as mortgage or secured car loan)
❑ Statutory lien (such as tax lien, mechanic's lien)
❑ Judgment lien from a lawsuit
❑ Other (including a right to offset) Deposit Security

Date debt was incurred 5-2012

Last 4 digits of account number 6 0 5 1

2.2 ____________
Creditor's Name
Number Street

City State ZIP Code

Describe the property that secures the claim:

Column A: $______ | Column B: $______ | Column C: $______

As of the date you file, the claim is: Check all that apply.
❑ Contingent
❑ Unliquidated
❑ Disputed

Who owes the debt? Check one.
❑ Debtor 1 only
❑ Debtor 2 only
❑ Debtor 1 and Debtor 2 only
❑ At least one of the debtors and another
❑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
❑ An agreement you made (such as mortgage or secured car loan)
❑ Statutory lien (such as tax lien, mechanic's lien)
❑ Judgment lien from a lawsuit
❑ Other (including a right to offset) ______

Date debt was incurred ______

Last 4 digits of account number __ __ __ __

Add the dollar value of your entries in Column A on this page. Write that number here: $189.00

Debtor 1 MICHAEL J. GARVEY Case number (if known) 16-50518
First Name Middle Name Last Name

Part 2: **List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

2.1 Blueridge Electric Membership Corp.
Name
PO Box 112
Number Street
LEWOIR NC
LENOIR NC 28645-0112
City State ZIP Code

On which line in Part 1 did you enter the creditor? 2.1
Last 4 digits of account number 6 0 5 1

☐ Name
Number Street
City State ZIP Code
On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

☐ Name
Number Street
City State ZIP Code
On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

☐ Name
Number Street
City State ZIP Code
On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

☐ Name
Number Street
City State ZIP Code
On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

☐ Name
Number Street
City State ZIP Code
On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

Fill in this information to identify your case:

Debtor 1 Michael James Garvey
First Name Middle Name Last Name

Debtor 2 N.A.
(Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of N.C.

Case number 16-50518
(If known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**
   - ☐ ~~No. Go to Part 2.~~
   - ☒ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

   (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Blue Ridge Electric Priority Creditor's Name P.O. Box 112 Number Street Lenoir, NC 28645-0112 City State ZIP Code Last 4 digits of account number 6051 When was the debt incurred? ______	$189.00	$189.00	$ -0-
2.2	______ Priority Creditor's Name Number Street City State ZIP Code Last 4 digits of account number ____ When was the debt incurred? ______	$______	$______	$______

2.1

Who incurred the debt? Check one.
- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☒ Yes

As of the date you file, the claim is: Check all that apply
- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☒ Other. Specify utilities

2.2

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify ______

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. **Do any creditors have nonpriority unsecured claims against you?**
   - ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
   - ☑ Yes

4. **List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 BAC HOME LOANS SERV LP
Nonpriority Creditor's Name
18 TAPO CANYON
Number Street
SIMI VALLEY CA 93063
City State ZIP Code

Last 4 digits of account number ?
When was the debt incurred? 3-9-04

$68,358.00

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☑ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify MORTGAGE

4.2 BANK OF AMERICA
Nonpriority Creditor's Name
P.O. BOX 982238
Number Street
EL PASO TX 79998-2238
City State ZIP Code

Last 4 digits of account number ?
When was the debt incurred? 9-5-03

$ -?-0-

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☑ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify REVOLVING ACCOUNT

4.3 BANK OF AMERICA
Nonpriority Creditor's Name
P.O. BOX 9
Number Street
EL PASO TX 79998-2235
City State ZIP Code

Last 4 digits of account number ?
When was the debt incurred? 6-6-08

? $ -0-

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☑ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify REVOLVING ACCOUNT

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim

4.4 CHASE/BANK ONE CARD SERV
Nonpriority Creditor's Name
P.O. BOX 15298
Number Street
WILMINGTON DE 19850
City State ZIP Code

Last 4 digits of account number ?
Total claim $ -0-
When was the debt incurred? 7-8-05

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☑ Yes

Type of **NONPRIORITY** unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify REVOLVING ACCOUNT

4.5 DISCOVER FINCL SVC LLC
Nonpriority Creditor's Name
P.O. BOX 15316
Number Street
WILMINGTON DE 19850-5316
City State ZIP Code

Last 4 digits of account number ?
Total claim $ -?-
When was the debt incurred? 6-21-2000

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☑ Yes

Type of **NONPRIORITY** unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify REVOLVING ACCOUNT

4.6 USAA SAVINGS BANK
Nonpriority Creditor's Name
10750 MCDERMOTT FWYFWY
Number Street
SAN ANTONIO TX 78288-1600
City State ZIP Code

Last 4 digits of account number ?
Total claim $
When was the debt incurred? 2-13-08

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☐ No
- ☑ Yes

Type of **NONPRIORITY** unsecured claim.
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify REVOIVING ACCOUNT

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.7

SST/CIGPFI CORP
Nonpriority Creditor's Name
4315 PICKETT ROAD
Number Street
SAINT JOSEPH MO 64503
City State ZIP Code

Who incurred the debt? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
- ☑ Yes

Last 4 digits of account number ?

$ -0-

When was the debt incurred? 3-6-07

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify INSTALLMENT ACCOUNT

4.8

SST/SYNOVUS
Nonpriority Creditor's Name
4315 PICKETT RD
Number Street
ST JOSEPH, MO 64503
City State ZIP Code

Who incurred the debt? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
- ☑ Yes

Last 4 digits of account number ?

$ -0-

When was the debt incurred? 3-6-07

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify REVOLVING ACCOUNT

4.9

SST/SYNOVUS
Nonpriority Creditor's Name
4315 PICKETT RD
Number Street
ST JOSEPH MO 64563
City State ZIP Code

Who incurred the debt? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
- ☑ Yes

Last 4 digits of account number ?

$ -0-

When was the debt incurred? 3-6-07

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.10 NCO FINANCIAL SYSTEMS IN
Nonpriority Creditor's Name
4315 PICKETT ROAD
Number Street
SAINT JOSEPH MO 64503
City State ZIP Code

Last 4 digits of account number ?
$?
When was the debt incurred? ?

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?
- ☐ No
- ☑ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify COLLECTION

4.11 ______
Nonpriority Creditor's Name
Number Street
City State ZIP Code

Last 4 digits of account number ____
$______
When was the debt incurred? ______

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?
- ☐ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify ______

4.12 ______
Nonpriority Creditor's Name
Number Street
City State ZIP Code

Last 4 digits of account number ____
$______
When was the debt incurred? ______

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?
- ☐ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify ______

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Blue Ridge Electric
Name
P.O. Box 112
Number Street

Lenoir, NC 28645-0112
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line 2.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number 6051

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. **Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.**

			Total claim
Total claims from Part 1	6a. **Domestic support obligations**	6a.	$ -0-
	6b. **Taxes and certain other debts you owe the government**	6b.	$ -0-
	6c. **Claims for death or personal injury while you were intoxicated**	6c.	$ -0-
	6d. **Other.** Add all other priority unsecured claims. Write that amount here.	6d.	+ $ 189.00
	6e. **Total.** Add lines 6a through 6d.	6e.	$ 189.00

			Total claim
Total claims from Part 2	6f. **Student loans**	6f.	$ -0-
	6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ -0-
	6h. **Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ -0-
	6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ $ 68,358.00
	6j. **Total.** Add lines 6f through 6i.	6j.	$ 68,358.00

Fill in this information to identify your case:

Debtor: Michael James Garvey
First Name / Middle Name / Last Name

Debtor 2 (Spouse if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of N.C.

Case number (If known): 16-50518

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   - ☑ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1 Blueridge Electric Membership Corp. (Name) P.O. Box 112 (Number Street) Lenoir NC 28645-0112 (City State ZIP Code)	Electrical Power/Service
2.2 Bark Mobile (Name) 992 HWY 221 Bus. (Number Street) WEST JEFFERSON NC 28694 (City State ZIP Code)	Cell Phone Service
2.3 Name Number Street City State ZIP Code	
2.4 Name Number Street City State ZIP Code	
2.5 Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 MICHAEL JAMES GARVEY
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of N.C.

Case number 16-50518
(If known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
   - ☑ No
   - ☐ Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
   - ☑ No. Go to line 3.
   - ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
     - ☐ No
     - ☐ Yes. In which community state or territory did you live? ________. Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D, Schedule E/F, or Schedule G* to fill out Column 2.**

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	N.A. Name Number Street City State ZIP Code	☐ Schedule D, line ____ ☐ Schedule E/F, line ____ ☐ Schedule G, line ____
3.2	N.A. Name Number Street City State ZIP Code	☐ Schedule D, line ____ ☐ Schedule E/F, line ____ ☐ Schedule G, line ____
3.3	N.A. Name Number Street City State ZIP Code	☐ Schedule D, line ____ ☐ Schedule E/F, line ____ ☐ Schedule G, line ____

Fill in this information to identify your case:

Debtor 1 Michael JAMES GARVEY
First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of N.C.

Case number (If known) 16-50518

Check if this is:
- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date: MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☐ Employed ☑ Not employed	☐ Employed ☐ Not employed
Occupation	Retired	
Employer's name	N.A.	
Employer's address	N.A. Number Street City State ZIP Code	Number Street City State ZIP Code
How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ -0-	$
3. **Estimate and list monthly overtime pay.**	3.	+ $ -0-	+ $
4. **Calculate gross income.** Add line 2 + line 3.	4.	$ -0-	$

Debtor 1 ______ First Name Middle Name Last Name Case number (if known) ______

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here →	4.	$ -0-	$ -0-
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	$ -0-	$
5b. Mandatory contributions for retirement plans	5b.	$ -0-	$
5c. Voluntary contributions for retirement plans	5c.	$ -0-	$
5d. Required repayments of retirement fund loans	5d.	$ -0-	$
5e. Insurance	5e.	$ -0-	$
5f. Domestic support obligations	5f.	$ -0-	$
5g. Union dues	5g.	$ -0-	$
5h. Other deductions. Specify: ______	5h.	+ $ -0-	+ $
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	$ -0-	$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	$ -0-	$
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 400.00	$
8b. Interest and dividends	8b	$ -0-	$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ -0-	$
8d. Unemployment compensation	8d.	$ -0-	$
8e. Social Security	8e.	$	$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: V.A. Pension	8f.	$ ~~524.00~~	$
8g. Pension or retirement income	8g.	$ 524.00	$
8h. Other monthly income. Specify: Social Security	8h.	+ $ 550.00	+ $
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	$ 400.00	$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	$ 1474.00 +	$ -0- = $ 1474.00

11. State all other regular contributions to the expenses that you list in *Schedule J*.
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: ______ 11. + $ -0-

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies 12. $ 1474.00
Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?
☐ No.
☑ Yes. Explain: The person renting in my home May leave at any time

Fill in this information to identify your case:

Debtor 1 Michael Jamer Garvey
First Name Middle Name Last Name

Debtor 2 N.A.
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of N.C.

Case number 16-50518
(If known)

Check if this is:

☐ An amended filing

☑ A supplement showing postpetition chapter 13 expenses as of the following date:
9-19-16
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   - ☑ No. Go to line 2.
   - ☐ Yes. **Does Debtor 2 live in a separate household?**
     - ☐ No
     - ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2.*

2. **Do you have dependents?**
   Do not list Debtor 1 and Debtor 2.
   Do not state the dependents' names.
   - ☑ No
   - ☐ Yes. Fill out this information for each dependent..........................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**
   - ☐ No
   - ☑ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4	$ -0-
If not included in line 4:		
4a. Real estate taxes	4a	$ 900.00/Y
4b. Property, homeowner's, or renter's insurance	4b	$ 800.00/Y
4c. Home maintenance, repair, and upkeep expenses	4c	$ 1500.00/Y
4d. Homeowner's association or condominium dues	4d	$ -0-

Debtor 1 M J Garvey Case number (if known) 16-56518
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	$ - 0 -
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	$ 1200.00 / Year
6b. Water, sewer, garbage collection	6b.	$ 100.00 / Y
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ 444.00 / Y
6d. Other. Specify:	6d.	$ 0
7. Food and housekeeping supplies	7.	$ 2000.00 / Y
8. Childcare and children's education costs	8.	$ - 0 -
9. Clothing, laundry, and dry cleaning	9.	$ 200.00 / Y
10. Personal care products and services	10.	$ - 0 -
11. Medical and dental expenses	11.	$ 240.00 / Y
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ 2500.00 / Y
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	$ 240.00 / Y
14. Charitable contributions and religious donations	14.	$ 206.00 / Y
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	$ - 0 -
15b. Health insurance	15b.	$ - 0 -
15c. Vehicle insurance	15c.	$ 700.00 / Y
15d. Other insurance. Specify: See Line 11 - Dental Insur. Plan	15d.	$ —
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: estimated Sales Taxes	16.	$ 1900.00 / Y
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	$ - 0 -
17b. Car payments for Vehicle 2	17b.	$ - 0 -
17c. Other. Specify:	17c.	$ - 0 -
17d. Other. Specify:	17d.	$ - 0 -
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).	18.	$ - 0 -
19. Other payments you make to support others who do not live with you. Specify:	19.	$ - 0 -
20. Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income.*		
20a. Mortgages on other property	20a.	$ - 0 -
20b. Real estate taxes	20b.	$ - 0 -
20c. Property, homeowner's, or renter's insurance	20c.	$ - 0 -
20d. Maintenance, repair, and upkeep expenses	20d.	$ - 0 -
20e. Homeowner's association or condominium dues	20e.	$ - 0 -

Debtor 1 M J Garvey Case number (if known) 50 16-50518
First Name Middle Name Last Name

21. Other. Specify: Legal Fees & Fines 21. +$ 1300.00/Y

22. Calculate your ~~monthly~~ Yearly expenses.

22a. Add lines 4 through 21. 22a. $ 14,020.00 ÷12

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. $ -0-

22c. Add line 22a and 22b. The result is your monthly expenses. 22c. $ 14,020.00

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I.* 23a. $ 1474.00

23b. Copy your monthly expenses from line 22c above. 23b. −$ 1,168.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*. 23c. $ 306.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.
☑ Yes. Explain here: The price/cost of everything ~~goes~~ normally increases every year.

Fill in this information to identify your case:

Debtor 1 Michael James Garvey
First Name / Middle Name / Last Name

Debtor 2 N.A.
(Spouse, if filing) First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of N.C.

Case number 16-50518
(If known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☑ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☑ **Not married.** Fill out Column A, lines 2-11.
   - ☐ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

			Column A Debtor 1	*Column B* Debtor 2 or non-filing spouse
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).			$ -0-	$ -0-
3. **Alimony and maintenance payments.** Do not include payments from a spouse.			$ -0-	$
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.			$ 366.66	$
5. **Net income from operating a business, profession, or farm**	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	$ 0	$		
Ordinary and necessary operating expenses	– $ 0	– $		
Net monthly income from a business, profession, or farm	$ 0	$	Copy here → $ -0-	$
6. **Net income from rental and other real property**	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	$ 0	$		
Ordinary and necessary operating expenses	– $ 0	– $		
Net monthly income from rental or other real property	$ 0	$	Copy here → $ -0-	$ -0-

		Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties		$ -0-	$ -0-
8. Unemployment compensation		$ -0-	$
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:			
For you	$ 550.00		
For your spouse	$ -0-		
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.		$ 524.00	$
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.			
		$ -0-	$
		$ -0-	$
Total amounts from separate pages, if any.		+ $ -0-	+ $ 0

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.
$ 898.66 + $ -0- = $ 898.66
Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. $ 898.66

13. Calculate the marital adjustment. Check one:

- [x] You are not married. Fill in 0 below.
- [ ] You are married and your spouse is filing with you. Fill in 0 below.
- [ ] You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

$ -0-
$
+ $

Total $ -0- Copy here → − 0

14. Your current monthly income. Subtract the total in line 13 from line 12. $ 898.66

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → $ 898.66

Multiply line 15a by 12 (the number of months in a year). x 12

15b. The result is your current monthly income for the year for this part of the form. $ 10,783.92

16 **Calculate the median family income that applies to you.** Follow these steps.

16a Fill in the state in which you live. N. Carolina

16b Fill in the number of people in your household. 3

16c. Fill in the median family income for your state and size of household. $58,850.00
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17 **How do the lines compare?**

17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C–2).

17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C–2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18 **Copy your total average monthly income from line 11.** $898.66

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. – $0

19b. Subtract line 19a from line 18. $898.66

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b. $898.66

Multiply by 12 (the number of months in a year). x 12

20b. The result is your current monthly income for the year for this part of the form. $10,783.92

20c. Copy the median family income for your state and size of household from line 16c. $58,850.00

21 **How do the lines compare?**

☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

x M. J. Garvey
Signature of Debtor 1

Date 9-18-16
MM / DD / YYYY

x
Signature of Debtor 2

Date
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C–2.

If you checked 17b, fill out Form 122C–2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

FILED
U.S. Bankruptcy Court
Clerk
SEP 20 2016
WDNC
Statesville, NC
Rov

Local Form 13
March 2014

AUTHORIZATION TO RELEASE INFORMATION TO THE CHAPTER 13 TRUSTEE
REGARDING MORTGAGE CLAIM BEING PAID BY THE TRUSTEE
(to be filed with the Court)

( ) Not Applicable

Debtor Name(s) Michael James Garvey Case No. 16-50518

The Debtor(s) in the above captioned bankruptcy case does/do hereby authorize any and all lien holders on real property of the bankruptcy estate to release information to the standing Chapter 13 Trustee upon request.

The information to be released includes, but is not limited to, the amount of the post-petition monthly installment payments, the annual interest rate and type of loan, the loan balance, the escrow account(s), the amount of the contractual late charge, and the mailing address for payments. This information will only be used by the Chapter 13 Trustee and his/her staff in the administration of the bankruptcy estate and may be included in motions brought before the Court.

M. J. Garvey
Debtor's Signature

Joint Debtor's Signature

9-18-16
Date

Date

Fill in this information to identify your case:

Debtor 1 Michael James Garvey
First Name Middle Name Last Name

Debtor 2 N.A.
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of N.C.

Case number 16-505 18
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person __________. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✗ M. J. Garvey
Signature of Debtor 1

Date 9-15-2016
MM / DD / YYYY

✗ N.A.
Signature of Debtor 2

Date ________
MM / DD / YYYY

9-19-16

U.S. Bankruptcy Court
Clerks Office
300 West Broad St.
Room 100 1st Floor
Statesville, NC 28677

Re 16-50518

Dear Clerk,

Please file the enclosed B.K. schedules in your usual efficient manner as follows: 106 A/B. 122C-1. 106D. 106E/F. 106G. 106H. 106I. 106J. Local Forms 4 & 13. Please notify me if any problems arise other than the fact Schedule C has not been included as I am unsure of the appropriate intent & content. I will bring Schedule C with me to the §341 meeting on Thursday the 22nd.

Thank You for your attention to this consequential matter.

Respectfully Yours
Mike Garvey
330 Walter Godbey Rd
W. Jefferson, NC 28694
336-877-6298

E: mail CPPrep at Skybest.com